ToolGPA

NOVEMBER 2026

Sage Expense Management

The Insider's Guide

Expense tracking and card reconciliation, formerly Fyle



Every plan, grade, refund rule and rival among spend and bill pay tools, read from Sage Expense Management's own pages.

Made by Sage · checked Nov 12, 2026 · toolgpa.com

1.8
GPA



Contents

01 Welcome
What it is, who it suits, its grades and the ten things to know first

02 What it costs
Every plan, the free plan, ways to pay less and how prices have moved

03 What it does
Its main features, where it runs, what it works with and who makes it

04 Where it stands
Its grades against its category, and whether to keep it or make your own

05 The alternatives
The tools it is most often weighed against, side by side

06 Quick answers
The questions people ask about it, each answered in a line or two

07 About ToolGPA
Who made this guide, what else is on the site, and how to cite it

ToolGPA put this guide together from Sage Expense Management's own pages, its app-store listings and our grades. Every fact in it is on Sage Expense Management's page too, where it is kept up to date. Checked Nov 12, 2026.

Welcome

What it is, who it suits, its grades and the ten things to know first

1.8

GPA, above 7 of the 51 other spend and bill pay tools we grade

Sage Expense Management, formerly Fyle, tracks employee expenses, receipts, mileage and per diems, and reconciles transactions from the company cards that employees already carry. Receipts can be sent by text message, Gmail or Outlook, and approvals follow rules set by the finance team. It is billed per active user rather than per employee.

To get you started, here are **8 things to know about Sage Expense Management**, taken from its own pages and our grades.

> **Both plans bill a minimum number of users, there is no free plan or trial, and some accounting connections cost extra.**
>
> From our report card of Sage Expense Management

1 **Best for card-linked expense reports for accounting teams**

Fyle, now branded Sage Expense Management, collects receipts by text, email and app, matches card feeds and syncs to your books.

2 **Paid plans start at $11.99 a month for each person**

As its pricing page puts it: $11.99 per active user / month, billed annually ($14.99 billed monthly).

3 **It runs on 3 platforms**

Web, iOS and Android.

4 **Receipts by text, email and app**

Employees can submit receipts by text message, forward them from Gmail or Outlook, or scan them in the mobile app, with data extracted automatically.

5 **Card feeds and reconciliation**

Connects to Visa, Mastercard and American Express business cards for real-time feeds, and can issue American Express virtual cards on existing cards.

6 **Mileage and per diem**

Tracks mileage and per diems alongside receipts. Mileage rates follow the standard IRS rate on Growth and vehicle type on higher plans.

7 **A 1.8 GPA, above 7 of 51**

That is against the other spend and bill pay tools we grade, on value, the free plan, features, ease of use and platforms.

8 **Keep it**

To replace Sage Expense Management you would be making cards issued through a bank. That is not a weekend's work, with an AI app builder or without one.

Sage Expense Management at a glance

PRICING Paid, from $11.99 per active user / month, billed annually ($14.99 billed monthly)	FREE PLAN No
FREE TRIAL None stated	RUNS ON Web, iOS, Android
MADE BY Sage	CATEGORY Spend & Bill Pay
OUR GRADE 1.8 GPA, weak	STORE RATING 4.1 on the App Store, 430 ratings

The report card

Best for card-linked expense reports for accounting teams

Fyle, now branded Sage Expense Management, collects receipts by text, email and app, matches card feeds and syncs to your books. Both plans bill a minimum number of users, there is no free plan or trial, and some accounting connections cost extra.

TOOLGPA REPORT CARD **Sage Expense Management** Graded Nov 12, 2026

SUBJECT	GRADE	COMMENT
Value for money	C	Growth is $11.99 per active user a month billed annually ($14.99 monthly), just under the category's middle of $12. It bills at least 5 users, so one person's real floor is about $60 a month.
Free plan and trial	F	The pricing page shows no free plan and no trial; the plans lead to a demo request.
Features	C	Receipts, card feeds, mileage and per diem, approvals and policy checks, accounting sync and a Copilot assistant. The listing shows gaps: ACH reimbursement is US-only and Business-only, and some ERP links cost extra.
Ease of use	C	No store rating on record. You connect cards and an accounting system before it works.
Platforms and integrations	B	Web plus iPhone and Android apps and eight integrations on record.

Grade point average Weak, out of 4.0 **1.8**

An A is worth 4 points, a B 3, a C 2, a D 1 and an F nothing. The GPA is the average of the five.

Who Sage Expense Management is for

- ✓ Fits if your accountants want card feeds matched to receipts before the month closes
- ✓ Works for teams of 5 or more that pay per active user

Who it is not for

- ✕ Pricey if you are one person, as Growth bills at least 5 users and Business at least 10
- ✕ Not for you if you want to try it free, as there is no free plan or trial on the page
- ✕ Watch out: QuickBooks Desktop, Sage 300 CRE and SSO on the lower plans cost extra, and Sage Intacct has an implementation fee
- ✕ Skip it if you need ACH reimbursements outside the US, as they are US-only and need Business
- ✕ Watch out: the page now says Sage Expense Management (formerly Fyle), so the listing's name is out of date

Good to know

Good for

- ✓ Finance teams that want to keep their existing company cards
- ✓ Companies billed only for employees who actually file expenses
- ✓ Teams already on Sage Intacct, QuickBooks or Xero

Worth knowing

- ⓘ Both listed plans have minimums: 5 billed users on Growth, 10 on Business.
- ⓘ The page shows no free plan and no free trial; the plans point to a demo request.
- ⓘ ACH reimbursements are US only and need the Business plan.
- ⓘ QuickBooks Desktop, Sage 300 CRE and SSO on the lower plans cost extra, and Sage Intacct has an implementation fee.

PART 02 · PRICING

What it costs

Every plan, the free plan, ways to pay less and how prices have moved

$11.99

A month to start, for each person

Sage Expense Management is a paid product, starting at $11.99 per active user / month, billed annually ($14.99 billed monthly).

> **The pricing page shows no free plan and no trial; the plans lead to a demo request.**

From our grade for free plan and trial

GROWTH

$11.99

per active user / month, billed annually ($14.99 billed monthly)

Unlimited receipt scanning and expense tracking, card feeds, single-stage approvals and Copilot. Minimum billing of 5 users.

BUSINESS

$14.99

per active user / month, billed annually ($17.99 billed monthly)

Adds multi-stage approvals, ACH reimbursements (US only), project tracking and custom exports. Minimum billing of 10 users.

ENTERPRISE

Custom

For companies with 250+ employees: SSO with AD and Okta, IP allowlisting, branded emails and a dedicated account manager.

Read from fylehq.com on Nov 12, 2026.

Ways to pay less

ANNUAL DISCOUNT

Annual billing lowers the per-user price

Growth is $11.99 per active user a month billed annually versus $14.99 billed monthly; Business is $14.99 versus $17.99.

Stated on fylehq.com

What it does

Its main features, where it runs, what it works with and who makes it

3

Places it runs: Web, iOS and Android

Expense tracking and card reconciliation, formerly Fyle. Here is what it does, as its own site describes it, and what it covers: AI features, workflow automation, reports, expense tracking, company cards.

> **Receipts, card feeds, mileage and per diem, approvals and policy checks, accounting sync and a Copilot assistant.**
>
> From our grade for features

Receipts by text, email and app

Employees can submit receipts by text message, forward them from Gmail or Outlook, or scan them in the mobile app, with data extracted automatically.

Card feeds and reconciliation

Connects to Visa, Mastercard and American Express business cards for real-time feeds, and can issue American Express virtual cards on existing cards.

Mileage and per diem

Tracks mileage and per diems alongside receipts. Mileage rates follow the standard IRS rate on Growth and vehicle type on higher plans.

Approvals and policy checks

Business rules flag policy violations as expenses are entered. Growth has single-stage approvals; Business adds multi-stage, policy-driven approvals.

Accounting sync

Two-way integrations with QuickBooks Online and Xero, plus Sage Intacct and Sage 300 CRE on Business.

Copilot assistant

An AI assistant on every plan that answers questions about spend and gives expense breakdowns.

Where it runs

Web · iOS · Android

What it works with

QuickBooks Online · Xero · QuickBooks Desktop · Sage Intacct · Sage 300 CRE · Sage 50 · Gmail · Outlook

Sage Expense Management is made by Sage.

Where it stands

Its grades against its category, and whether to keep it or make your own

7/51

Other spend and bill pay tools it is graded above

Sage Expense Management's GPA of 1.8 is higher than 7 of the 51 other spend and bill pay tools we grade, and level with 18.

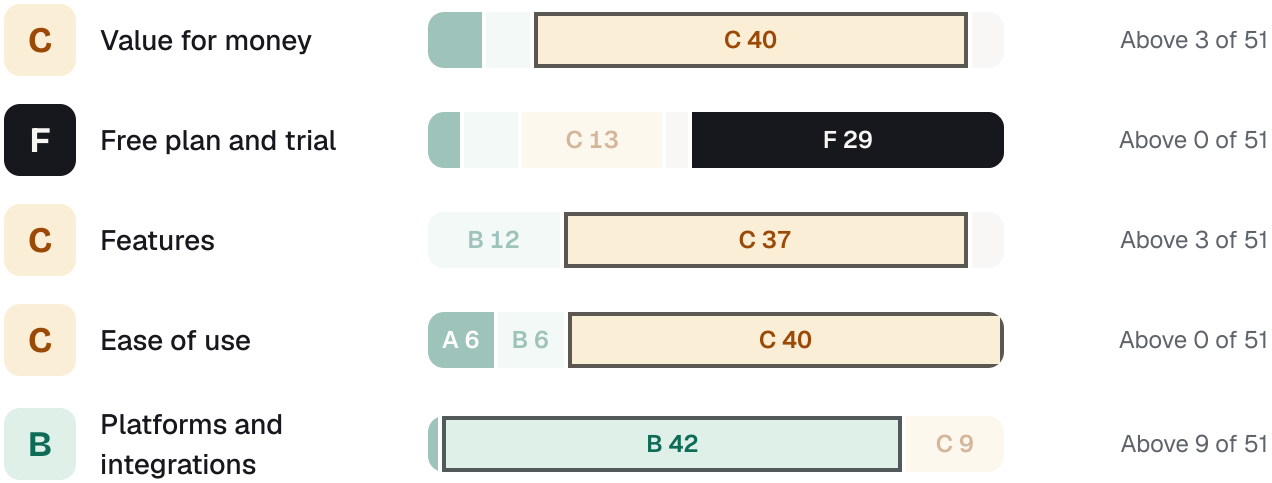
It stands best on platforms and integrations (B, above 9 of 51) and worst on free plan and trial (F, above 0).

Its paid plans start at $11.99 a month for each person, against a middle price of $12 for the category: 11 of the 24 others that charge start lower.

On features, ease of use and platforms it scores 2.3 out of 4. 7 tools score higher and cost less.

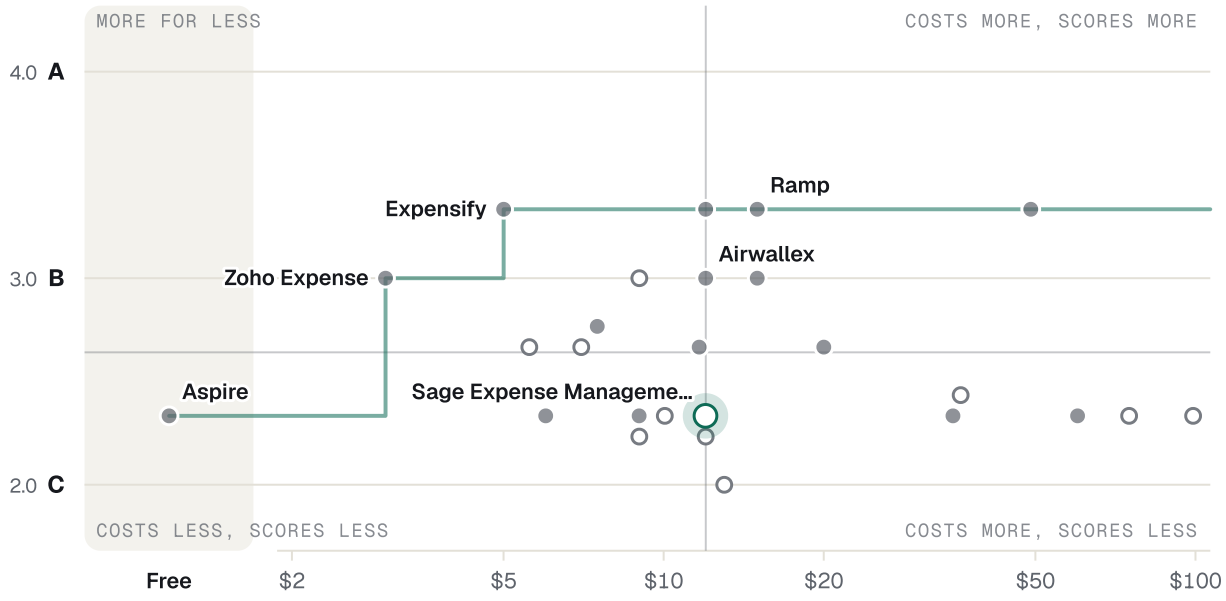
Each grade against the category

Every bar is all 52 spend and bill pay tools we grade, cut by the letter each got. Sage Expense Management's own letter is outlined.



Price against what you get

Each dot is one of 26 spend and bill pay tools. Further left costs less; higher up scores better on features, ease of use and platforms. Sage Expense Management is the marked dot.



What paid plans start at, a month (each step along is roughly double)

Keep it, or make your own?

Whether this is something you could build for yourself with an AI app builder, and what you would give up.

Keep it

To replace Sage Expense Management you would be making cards issued through a bank. That is not a weekend's work, with an AI app builder or without one.

That makes this kind of software worth paying for, not this one in particular: 26 of the 51 other spend and bill pay tools grade higher. It costs $143.88 a year.

What you could make

- Expense tracking and reports: an app builder makes these well.

What you could not

- Cards issued through a bank.

- Connections to other products, each kept working as those products change.
- A real app for iOS and Android. Something home-made would be a web page.
- It is priced for each person, which means accounts and billing for a team.
- AI features, unless you pay a model provider for each request yourself.

What this rests on. Sage Expense Management's listing: what it does, where it runs, what it plugs into and what it costs. It is a judgement about the kind of software this is. We have not built a replacement for it, and making your own means looking after it too. How we decide, and every tool's verdict.

The alternatives

The tools it is most often weighed against, side by side



Expensify, Zoho Expense, Ramp, Brex and Emburse

The 5 tools Sage Expense Management is most often weighed against, with where each one differs from it.

2.8 GPA

Expensify

Free plan · from $5/mo

Receipt scanning, expense reports and company cards, from $5 a member.

- Expensify has a free plan. Sage Expense Management does not.
- Only Expensify lists a macOS app.
- Only Expensify lists a browser extension.

Sage Expense Management and Expensify compared in full

3.0 GPA

Zoho Expense

Free plan · from $3/mo

Expense reports, receipt scanning and travel booking from Zoho.

- Zoho Expense has a free plan. Sage Expense Management does not.
- Sage Expense Management also covers workflow automation.

Sage Expense Management and Zoho Expense compared in full



3.6
GPA

Ramp

Free plan · from $15/mo

Corporate cards, expenses, travel and bill pay, with a free plan.

- Ramp has a free plan. Sage Expense Management does not.
- Sage Expense Management also covers workflow automation.
- Ramp also covers invoicing and bill pay.

Sage Expense Management and Ramp compared in full



3.6
GPA

Brex

Free plan · from $12/mo

Corporate cards, expenses, bill pay and travel for growing companies.

- Brex has a free plan. Sage Expense Management does not.
- Sage Expense Management also covers workflow automation.
- Brex also covers bill pay.

Sage Expense Management and Brex compared in full



2.0
GPA

Emburse

Paid

Travel, expense, AP and payments with AI compliance checks.

- Only Sage Expense Management lists iOS and Android apps.
- Sage Expense Management also covers workflow automation.
- Emburse also covers bill pay.

Sage Expense Management and Emburse compared in full

PART 06 · QUESTIONS

Quick answers

The questions people ask about it, each answered in a line or two

14

Questions, each answered in a line or two

The short version of everything above, for when you only need the answer. Each one is told in full in its part of the guide.

Is Sage Expense Management free?

No. Sage Expense Management is a paid product, starting at $11.99 per active user / month, billed annually ($14.99 billed monthly).

How much does Sage Expense Management cost?

Sage Expense Management lists 3 plans. Growth: $11.99 per active user / month, billed annually ($14.99 billed monthly).

What platforms does Sage Expense Management work on?

Sage Expense Management is available on Web, iOS and Android.

Does Sage Expense Management offer any discounts?

Sage Expense Management publicly lists the following: Annual billing lowers the per-user price.

How is Sage Expense Management rated?

Sage Expense Management's iPhone and iPad app averages 4.1 out of 5 from 430 ratings on the App Store in the United States, as read on Nov 13, 2026.

Does Sage Expense Management have a Windows app?

No Windows app was listed when its pages were read on Nov 12, 2026. Sage Expense Management is listed for Web, iOS and Android.

Does Sage Expense Management have a macOS app?

No macOS app was listed when its pages were read on Nov 12, 2026. Sage Expense Management is listed for Web, iOS and Android.

Is Sage Expense Management open source?

Sage Expense Management is not described as open source on its own site, as read on Nov 12, 2026.

What does Sage Expense Management integrate with?

Sage Expense Management's listing names QuickBooks Online, Xero, QuickBooks Desktop, Sage Intacct, Sage 300 CRE, Sage 50, Gmail and Outlook.

Who makes Sage Expense Management?

Sage Expense Management is made by Sage.

What are the alternatives to Sage Expense Management?

The closest alternatives to Sage Expense Management in our directory are Expensify, Zoho Expense, Ramp, Brex and Emburse.

How does Sage Expense Management compare with other spend and bill pay tools?

Sage Expense Management's GPA of 1.8 is higher than 7 of the 51 other spend and bill pay tools we grade, and level with 18.

Is Sage Expense Management good value for money?

ToolGPA grades Sage Expense Management C for value for money. Its paid plans start at $11.99 a month for each person, against a middle price of $12 for the category: 11 of the 24 others that charge start lower.

Could I make my own version of Sage Expense Management?

To replace Sage Expense Management you would be making cards issued through a bank.

Where this guide comes from

The prices, plans, platforms and features were read from Sage Expense Management's own pages on Nov 12, 2026, and the grades were given on Nov 12, 2026. Graded from this listing, whose facts were read from Sage Expense Management's own pages on 12 November 2026. Not based on using the product, and shorter than our full reviews.

Every tool we list gets five grades, A to F, each with its reason, and a GPA that averages them. How each is decided is at toolgpa.com/grades. This guide is ToolGPA's own work; it is not made, paid for or approved by Sage. Prices change, so check fylehq.com before you buy.

fylehq.com/pricing
fylehq.com
fylehq.com/product/mobile-app

About ToolGPA

Who made this guide, what else is on the site, and how to cite it

5,038
Tools graded, in 95 categories

ToolGPA grades software the way a school report grades a pupil: five subjects, a letter for each with the reason written beside it, and a GPA that averages them. Prices, plans and platforms are read from each maker's own pages and dated, so you always know how fresh a figure is.

Every grade, review and ranking on ToolGPA is our own judgement. No company can pay for a grade or change one. Every tool on the site has a guide like this one, free to download and pass on. It all lives at toolgpa.com.

5,038
tools graded

95
categories

739
price changes on record

579
apps priced in 12 countries

What else is on toolgpa.com

Sage Expense Management, kept up to date
Everything in this guide, with prices and grades as they are today
toolgpa.com/tools/fyle

How grades are given
The rules behind every letter and every GPA
toolgpa.com/grades

Value charts

What each tool costs against what it scores, for every category

toolgpa.com/charts

Compare

Any two tools side by side, plan by plan

toolgpa.com/compare

Price changes

Every price rise and cut on record, each with its source

toolgpa.com/price-changes

Prices by country

What apps cost on the App Store in 12 countries

toolgpa.com/prices-by-country

Pay less

Every public discount: yearly billing, students, nonprofits

toolgpa.com/save

Keep or make

Which tools are worth paying for, and which you could build yourself

toolgpa.com/keep-or-make

Scan for the live page

Prices and grades as they are today

Quoting this guide?

Please name ToolGPA and link to the live page, so readers can check the figures for themselves:

```
ToolGPA, "Sage Expense Management: The
Insider's Guide", checked Nov 12, 2026.
https://toolgpa.com/tools/fyle
```

Know someone choosing between spend and bill pay tools?

Send them this guide: toolgpa.com/tools/fyle/guide

ToolGPA elsewhere: youtube.com/@toolgpa

See our other guides

The best-graded spend and bill pay tools after Sage Expense Management, each with an Insider's Guide of its own.

Spend & Bill Pay Insider's Guide

Every one of the 52 spend and bill pay tools we grade, compared

Brex Insider's Guide

Corporate cards, expenses, bill pay and travel for growing companies

3.6 GPA

Ramp Insider's Guide

Corporate cards, expenses, travel and bill pay, with a free plan

3.6 GPA

Airwallex Insider's Guide

Multi-currency business accounts, cards, bill pay and expenses

3.2 GPA

ToolGPA

Choosing software? Every tool graded, every price dated.

Compare tools at toolgpa.com ›

Everything in this guide is ToolGPA's own summary of what Sage Expense Management's pages, its app-store listings and public reviews said on the dates shown. Grades are our judgement under the rules at toolgpa.com/grades. Every grade, review and ranking on ToolGPA is our own judgement. No company can pay for a grade or change one. Sage Expense Management is a trademark of its owner, and this guide is not made, paid for or approved by Sage. Prices and plans change: check fylehq.com before you buy.